

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>In re Application of:</b>	Michael Delaney, <i>et al.</i>	<b>Examiner:</b>	Meagan J. Thomasson
<b>Application No.:</b>	10/645,153	<b>Group Art Unit:</b>	3714
<b>Filing Date:</b>	August 21, 2003	<b>Confirmation No.</b>	7182
<b>Office Action Date:</b>	October 16, 2007	<b>Docket No.</b>	83336.1535
<b>Title: FIXED POOL BONUS METHOD AND APPARATUS</b>		<b>Customer No.</b>	66880

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

This amendment is timely filed in response to the Office action mailed October 16, 2007.

**INTRODUCTORY COMMENTS**

Claims 1-15 are pending in the present application. Claims 1-15 were rejected under 35 U.S.C. § 102(e) as being anticipated by Luciano *et al.* (U.S. Patent No. 6,537,150). Claims 1-15 were also rejected under 35 U.S.C. § 103(a) as being unpatentable over Tulley *et al.* (U.S. Patent No. 7,179,168 B1).

No claims have been amended, added, or canceled. The Applicants respectfully request reconsideration of the rejected claims, and contend that the differences between the claimed invention and the cited references are such that the claimed invention is patentably distinct over the cited references.